

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: MCKINLEY ARRICK	§	Case No. 5:18-bk-02118
CAROLNETTE G. ARRICK	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/21/2018.
- 2) The plan was confirmed on 10/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/26/2019, 12/10/2019, 01/07/2020, 08/27/2020, 09/22/2020, 06/22/2021, 07/20/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/16/2018, 07/23/2019, 11/14/2019, 08/05/2020.
- 5) The case was completed on 12/24/2021.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,829.00.
- 10) Amount of unsecured claims discharged without full payment: \$149,799.94.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,500.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 18,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,386.55	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,886.55
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,500.00	0.00
COMMONWEALTH OF	Uns	0.00	1,078.72	1,078.72	16.63	0.00
NEW YORK STATE DEPT OF	Uns	0.00	22.31	22.31	0.34	0.00
PPL ELECTRIC UTILITIES	Uns	11,934.38	12,085.01	12,085.01	186.21	0.00
INTERNAL REVENUE SERVICE	Pri	2,854.70	4,121.00	4,121.00	4,121.00	0.00
PLAIN GREEN, LLC	Uns	1,857.00	804.53	804.53	0.00	0.00
EMERGENCY CARE SERVICES OF	Uns	0.00	1,338.00	1,338.00	20.62	0.00
QUANTUM3 GROUP, LLC	Uns	81.00	274.08	274.08	4.22	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	209.15	209.15	3.22	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	6,402.87	6,402.87	98.66	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	732.52	732.52	11.28	0.00
RESURGENT CAPITAL SERVICES	Uns	1,211.00	821.54	821.54	12.66	0.00
QUANTUM3 GROUP, LLC	Uns	742.75	576.46	576.46	8.88	0.00
RESURGENT CAPITAL SERVICES	Uns	788.10	768.05	768.05	11.83	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	823.00	823.00	12.68	0.00
RESURGENT CAPITAL SERVICES	Uns	454.20	437.20	437.20	6.74	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	670.09	656.75	656.75	10.12	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	473.91	586.88	586.88	9.04	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CERTIFIED CREDIT COLLECTION	Uns	588.11	588.11	588.11	9.06	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
PHFA/HEMAP	Sec	59,181.40	48,910.16	0.00	0.00	0.00
PHFA/HEMAP	Uns	0.00	48,910.16	48,910.16	753.62	0.00
SELECT PORTFOLIO SERVICING	Sec	307,260.00	306,083.36	44,475.90	5,331.03	0.00
SELECT PORTFOLIO SERVICING	Sec	307,260.00	306,083.36	8,222.83	985.61	0.00
SIERRA VIEW ASSOCIATION	Sec	3,145.00	NA	NA	0.00	0.00
VACATION CHARTER/CONCORD	Sec	8,522.00	NA	NA	0.00	0.00
PA DEPT OF REVENUE	Pri	690.17	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	2,613.00	NA	NA	0.00	0.00
APOTHAKER & ASSOCIATES	Uns	8,789.00	NA	NA	0.00	0.00
AT&T MOBILITY	Uns	206.53	NA	NA	0.00	0.00
BERKHEIMER TAX	Uns	1,561.68	NA	NA	0.00	0.00
BRIAN STRAKA DDS	Uns	1,576.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	2,041.38	NA	NA	0.00	0.00
COMENITY BANK	Uns	515.16	NA	NA	0.00	0.00
CONCORDVILLE FIRE & PROTECT	Uns	680.00	NA	NA	0.00	0.00
DIANON SYSTEMS	Uns	832.57	NA	NA	0.00	0.00
ERIN CAPITAL MANAGEMENT	Uns	1,534.00	NA	NA	0.00	0.00
HSBC	Uns	15,172.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	2,296.00	NA	NA	0.00	0.00
JAMES MUIRHEAD	Uns	3,465.00	NA	NA	0.00	0.00
KAY JEWELERS	Uns	211.00	NA	NA	0.00	0.00
LAB CORP	Uns	131.65	NA	NA	0.00	0.00
MAJESTIC CARD	Uns	1,179.76	NA	NA	0.00	0.00
MPW CONSTRUCTION	Uns	430.00	NA	NA	0.00	0.00
NATIONAL PENN BANK	Uns	210.00	NA	NA	0.00	0.00
NORTHWOOD URGENT CARE/STAR	Uns	5,779.00	NA	NA	0.00	0.00
PNC BANK	Uns	138.29	NA	NA	0.00	0.00
POCONO MEDICAL CENTER	Uns	2,644.86	NA	NA	0.00	0.00
POCONO MT REGIONAL EMS	Uns	685.00	NA	NA	0.00	0.00
POINT VIEW RADIOLOGY	Uns	127.00	NA	NA	0.00	0.00
PUBLIC SERVICE ELECTRIC & GAS	Uns	963.11	NA	NA	0.00	0.00
SEARS/CBNA	Uns	1,260.00	NA	NA	0.00	0.00
ST JOSEPHS REGIONAL	Uns	3,338.00	NA	NA	0.00	0.00

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ST JOSEPHS UNIVERSITY MEDICAL	Uns	764.43	NA	NA	0.00	0.00
STAR CASH	Uns	1,500.00	NA	NA	0.00	0.00
STATE OF NJ DEP LABOR &	Uns	7,420.37	NA	NA	0.00	0.00
TD BANK/TARGET CREDIT	Uns	773.00	NA	NA	0.00	0.00
TEK-COLLECT	Uns	519.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS, INC	Uns	470.00	NA	NA	0.00	0.00
TRI STATE FINANCIAL INC	Uns	4,300.00	NA	NA	0.00	0.00
TULPEHOCKEN SPRING WATER	Uns	101.00	NA	NA	0.00	0.00
VALLEY HOSPITAL	Uns	87.15	NA	NA	0.00	0.00
WEST END COMMUNITY	Uns	350.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 44,475.90	\$ 5,331.03	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 8,222.83	\$ 985.61	\$ 0.00
TOTAL SECURED:	\$ 52,698.73	\$ 6,316.64	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,121.00	\$ 4,121.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,121.00	\$ 4,121.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 77,115.34	\$ 1,175.81	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,886.55	
Disbursements to Creditors	\$ 11,613.45	
TOTAL DISBURSEMENTS:		\$ 18,500.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/28/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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